

I am a profesional yacht delivery captain and I have been a member and instructor in the Coast Guard Auxiliary for over 35 years. You cannot find anyone more interesed in boating safety that I am.

I am opposed to this proposed rule. The expressed reason for this this change is "safety." This change will not make any improvement in boating safety! If you check Coast Guard records from day one--you will find no boating accidents, injuries, deaths or damage that was caused by lack of "liability insurance." Having boating "liability insurance" cannot prevent a boating accident, injury, death or damage. The only result of this rule would be to put more money in the pockets of insurance companies--a major contributor of money to State politicians. At this time few--if any--insurance companies will sell a "liability insurance" alone. They will force the boat owner to purchase insurance on the boat--with the cost based on the value of the boat--and then add an additional premium for the "liability insurance." Few insurance companies will insure a wooden boat and if they do the premium is higher. This will basically eliminate wooden boats.

To say that allowing the States to do this "will not mean that they will require the insurance," is a farce. The proposal states that "the States have been asking for this change." No one "in their right mind" would believe that the States would be asking for the change if they did not want to require it.

The true reason the States are asking for this rule is to put more money in the pockets of the insurance companies and into the pockets of the politicians asking for it. Since the Coast Guard's decision on this matter will have no effect on boating safety--good or bad--there is no justification to approve it. For the Coast Guard to give in to this "rip off" would show the same lack of integrity as the morally corrupt politicians that have sold out to the insurance companies.